

# KOTAK CORPORATE BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.

**Investment Objective:** The investment objective of the scheme is to generate income by investing in debt /and money market securities across the yield curve and predominantly in AA+ and above rated corporate securities. The scheme would also seek to maintain reasonable liquidity within the fund. There is no assurance or guarantee that the investment objective of the scheme will be achieved.

| Maturity | Short | Medium | Long | Volatility |
|----------|-------|--------|------|------------|
|          |       |        |      | Low        |
|          |       |        |      | Medium     |
|          |       |        |      | High       |

|                        |                                      |
|------------------------|--------------------------------------|
| <b>Fund Manager*:</b>  | Mr. Deepak Agrawal & Mr. Manu Sharma |
| <b>AAUM:</b>           | ₹17,551.00 crs                       |
| <b>AUM:</b>            | ₹17,568.38 crs                       |
| <b>Benchmark:</b>      | Nifty Corporate Bond Index A-II      |
| <b>Allotment Date:</b> | September 21, 2007                   |
| <b>Folio Count:</b>    | 27,527                               |

## Minimum Investment Amount

### Initial & Additional Investment

- ₹100 and any amount thereafter
- ### Systematic Investment Plan (SIP)
- ₹100 and any amount thereafter

### Ideal Investments Horizon

- 1-1.5 year

### Net Asset Value (NAV)

|              | Regular    | Direct     |
|--------------|------------|------------|
| Growth       | ₹3914.9232 | ₹4096.6991 |
| Monthly IDCW | ₹1275.3322 | ₹1075.2201 |

(as on February 27, 2026)

### Debt Quant & Ratios

|                                 |          |
|---------------------------------|----------|
| Average Maturity                | 4.16 yrs |
| Modified Duration               | 2.99 yrs |
| Macaulay Duration               | 3.16 yrs |
| Annualised YTM*                 | 7.29%    |
| <sup>5</sup> Standard Deviation | 1.80%    |

\*in case of semi annual YTM, it will be annualized. Source: <sup>1</sup>ICRA MFI Explorer.

### Total Expense Ratio\*\*

|                      |       |
|----------------------|-------|
| <b>Regular Plan:</b> | 0.70% |
| <b>Direct Plan:</b>  | 0.37% |

### Available Plans/Options

A)Regular Plan B)Direct Plan

Options: Payout of IDCW, Reinvestment of IDCW & Growth (applicable for all plans)

### IDCW Frequency

Monthly (12th of every Month)

### Load Structure

**Entry Load:** Nil. (applicable for all plans)

**Exit Load:** Nil. (applicable for all plans)

**Data as on 28th February, 2026 unless otherwise specified.**

**Folio Count data as on 31st January 2026.**

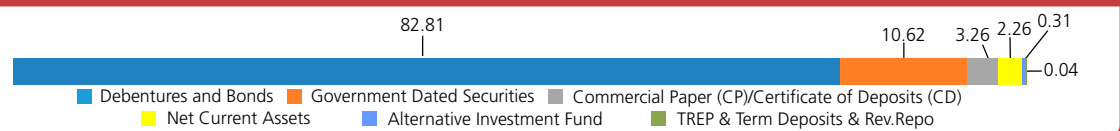
PRC Matrix

| Potential Risk Class                  |                          |                    |                           |
|---------------------------------------|--------------------------|--------------------|---------------------------|
| Credit Risk →<br>Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Relatively Low                        |                          |                    |                           |
| Moderate                              |                          |                    |                           |
| Relatively High                       |                          | B-III              |                           |

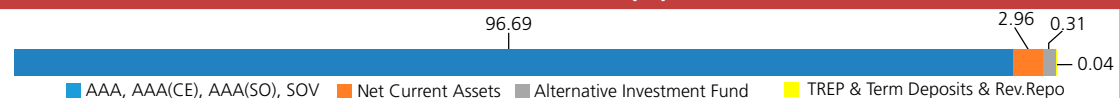
## PORTFOLIO

| Issuer/Instrument  | Rating   | % to Net Assets   | Issuer/Instrument  | Rating         | % to Net Assets |
|--|--|---|--|----------------|-----------------|
| <b>Debt Instruments</b>  |  |   |  |                |                 |
| <b>Debentures and Bonds</b>  |  |   |  |                |                 |
| <b>Government Dated Securities</b>   |  |   |  |                |                 |
| 7.56% Karnataka State Govt-Karnataka   | SOV  | 2.67  | BHARTI TELECOM LTD.  | CRISIL AAA     | 1.16            |
| 7.49% Karnataka State Govt(^)-Karnataka  | SOV  | 2.45  | PTC INDIA UNIVERSAL TRUST AL1 (SERIES A3) 20/09/2030   |                |                 |
| 7.24% Central Government(^)  | SOV  | 1.83  | (ICICI UNIFORM TRUST AL1) L&T METRO RAIL (HYDERABAD) LTD (Axis Trusteeship services Ltd.)  | FITCH AAA(SO)  | 1.05            |
| 7.54% Bihar State Govt(^)-Bihar  | SOV  | 0.60  | Guaranteed by Larsen & Toubro Limited.) (^)  | CRISIL AAA(CE) | 1.05            |
| 7.70% Maharashtra State Govt(^)-Maharashtra  | SOV  | 0.57  | PTC SHIVSHAKTI SECURITISATION TRUST 28/09/2029   |                |                 |
| 7.63% Maharashtra State Govt(^)-Maharashtra  | SOV  | 0.52  | (SHIVSHAKTI TRUST) PTC SIDDHIVINAYAK SECURITISATION TRUST 28/09/2030   | CRISIL AAA(SO) | 1.01            |
| 6.90% Central Government(^)  | SOV  | 0.46  | (SIDDHIVINAYAK TRUST) ICICI HOME FINANCE COMPANY LIMITED   | CRISIL AAA(SO) | 0.98            |
| 7.19% Tamil Nadu State Govt(^)-Tamil Nadu  | SOV  | 0.29  | TATA CAPITAL LTD.  | CRISIL AAA     | 0.73            |
| 7.65% Bihar State Govt(^)-Bihar  | SOV  | 0.19  | CAN FIN HOMES LTD.   | ICRA AAA       | 0.69            |
| 7.18% Maharashtra State Govt(^)-Maharashtra  | SOV  | 0.01  | SMFG INDIA CREDIT CO. LTD.   | ICRA AAA       | 0.58            |
| 7.84% Tamil Nadu State Govt-Tamil Nadu   | SOV  | 0.01  | INDIGRID INFRASTRUCTURE TRUST Hindustan Zinc Ltd.  | CRISIL AAA     | 0.58            |
| 7.10% Central Government(^)  | SOV  | 10.62   | VERTIS INFRASTRUCTURE TRUST - NCDS PTC INDIA UNIVERSAL TRUST AL2 (SERIES A3) 21/1/2030   | CRISIL AAA     | 0.57            |
| <b>Government Dated Securities - Total Public Sector Undertakings</b>  |  |   |  |                |                 |
| SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA   | CRISIL AAA   | 9.85  | (INDIA UNIVERSAL TRUST AL2) PTC SANSAR TRUST (SERIES A1) 25/06/2030 (MAT 31/08/2027)   | FITCH AAA(SO)  | 0.52            |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT  | CRISIL AAA   | 7.51  | (SANSAR TRUST) MINDSPACE BUSINESS PARKS REIT(^) SMFG INDIA HOME FINANCE COMPANY LTD.   | CRISIL AAA(SO) | 0.43            |
| Power Finance Corporation Ltd.(^)  | CRISIL AAA   | 7.09  | NOMURA FIXED INC OMIE SECURITIES PRIVATE LTD.  | ICRA AAA       | 0.43            |
| REC LTD  | ICRA AAA   | 2.90  | LIH HOUSING FINANCE LTD.   | CARE AAA       | 0.29            |
| Power Finance Corporation Ltd. (^)   | CRISIL AAA   | 2.30  | BAJAJ HOUSING FINANCE LTD. PTC SANSAR TRUST (AUGUST 24 V) 25/09/2029(SANSAR TRUST) PTC SANSAR TRUST (SERIES A1) 20/01/2027 (MAT 20/1/2029)                               | FITCH AAA      | 0.29            |
| NATIONAL BANK FOR FINANCING INFRASTRUCTURE AND DEVELOPMENT (^) REC LTD (^)   | CRISIL AAA   | 2.27  | (SANSAR TRUST) ICICI HOME FINANCE COMPANY LIMITED  | CRISIL AAA(SO) | 0.06            |
| NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT HOUSING & URBAN DEVELOPMENT CORPORATION LTD. (^)   | CRISIL AAA   | 2.05  | Corporate Debt/Financial Institutions - Total Money Market Instruments Commercial Paper(CP)/ Certificate of Deposits(CD) Public Sector Undertakings PUNJAB NATIONAL BANK | ICRA AAA       | 0.06            |
| Food Corporation of India INDIAN OIL CORPORATION LTD. ONGC PETRO ADDITIONS LTD. (^) NUCLEAR POWER CORPORATION OF INDIA LTD. National Housing Bank (^) Export-Import Bank of India National Housing Bank (^)  | ICRA AAA CARE AAA CRISIL AAA CRISIL AAA  | 0.44 0.29 0.14 0.11   | <b>Corporate Debt/Financial Institutions - Total Money Market Instruments Commercial Paper(CP)/ Certificate of Deposits(CD) Public Sector Undertakings</b>               | CRISIL A1+     | 3.12            |
| <b>Public Sector Undertakings - Total Corporate Debt/Financial Institutions</b>  |  | <b>40.58</b>  | <b>Public Sector Undertakings - Total Corporate Debt/Financial Institutions</b>  |                | <b>3.12</b>     |
| LIH HOUSING FINANCE LTD. (^) BAJAJ FINANCE LTD. TATA CAPITAL HOUSING FINANCE LTD. ADITYA BIRLA CAPITAL LTD. (^) EMBASSY OFFICE PARKS REIT Mahindra & Mahindra Financial Services Ltd. HDFC BANK LTD. (^) KNOWLEDGE REALTY TRUST Larsen and Toubro Ltd. HDB FINANCIAL SERVICES LTD. PIPELINE INFRASTRUCTURE LIMITED L & T FINANCE LTD. INDIA INFRADEBT LTD(^) SMFG INDIA HOME FINANCE COMPANY LTD. JAMNAGAR UTILITIES & POWER PRIVATE LIMITED (Mukesh Ambani Group) | CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA CRISIL AAA | 4.04 3.84 2.34 2.34 2.21 2.12 1.92 1.73 1.61 1.60 1.46 1.31 1.31 1.17 | <b>Alternative Investment Fund Net Current Assets/(Liabilities) Grand Total</b>  |                | <b>42.23</b>    |
|  |  |   | Alternative Investment Fund  |                | 0.31            |
|  |  |   | Investment Fund  |                | 0.31            |
|  |  |   | Net Current Assets/(Liabilities)   |                | 2.96            |
|  |  |   | <b>Grand Total</b>   |                | <b>100.00</b>   |

## ALLOCATION (%)



## RATING PROFILE (%)



## SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

| Monthly SIP of (₹) 10000                    | Since Inception | 10 years    | 7 years     | 5 years     | 3 years     | 1 year      |
|---|-----------------|-------------|-------------|-------------|-------------|-------------|
| Total amount invested (₹)                   | 22,20,000       | 12,00,000   | 8,40,000    | 6,00,000    | 3,60,000    | 1,20,000    |
| Total Value as on Feb 27, 2026 (₹)          | 46,82,481       | 17,12,540   | 10,66,027   | 7,14,526    | 4,02,284    | 1,23,552    |
| <b>Scheme Returns (%)</b>                   | <b>7.51</b>     | <b>6.92</b> | <b>6.72</b> | <b>6.94</b> | <b>7.38</b> | <b>5.62</b> |
| Nifty Corporate Bond Index A-II Returns (%) | 7.45            | 6.69        | 6.42        | 6.52        | 6.87        | 5.29        |
| <b>Alpha*</b>                               | <b>0.06</b>     | <b>0.23</b> | <b>0.30</b> | <b>0.42</b> | <b>0.51</b> | <b>0.33</b> |
| Nifty Corporate Bond Index A-II (₹)#        | 46,52,091       | 16,91,816   | 10,54,783   | 7,07,040    | 3,99,232    | 1,23,347    |
| CRISIL 10 Year Gilt Index (₹)^              | 41,87,167       | 16,40,020   | 10,39,200   | 7,06,667    | 3,98,767    | 1,21,882    |
| CRISIL 10 Year Gilt Index (%)               | 6.44            | 6.09        | 6.00        | 6.50        | 6.79        | 2.96        |

### Product Label

This product is suitable for investors who are seeking\*:

- Regular Income over short term
- Income by investing in fixed income securities of varying maturities and predominantly investing in AA+ and above rated corporate bonds.

\* Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

### Fund



### Benchmark



For latest Riskometer, investors may refer to an addendum issued or updated on website at [www.kotakmf.com](http://www.kotakmf.com)

Scheme Inception : - September 21, 2007. The returns are calculated by XIRR approach assuming investment of ₹10,000/- on the 1st working day of every month. Since Inception returns are assumed to be starting from the inception date of the Scheme and calculated accordingly. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows and taking the time of investment into consideration. **The SIP performance details provided herein are of Regular Plan - Growth Option** Different plans have different expense structure. # Benchmark: ^ Additional Benchmark. Alpha is difference of scheme return with benchmark return. \* All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Source: ICRA MFI Explorer. (^) Fully or Party blocked against Interest Rate Swap (IRS). (^) This scheme has exposure to floating rate instruments and / or interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments. Hedging Position through Interest Rate Swaps as on 28 Feb 2026 is 5.34% of the net assets. \*\* Total Expense Ratio includes applicable GST.

# Scheme Performances as on February 27, 2026 (unless otherwise specified)

## Kotak Corporate Bond Fund

|                 | Kotak Corporate Bond Fund | Nifty Corporate Bond Index A-II # | ALPHA  | CRISIL 10 Year Gilt ## | Kotak Corporate Bond Fund | Nifty Corporate Bond Index A-II # | CRISIL 10 Year Gilt ## |
|-----------------|---------------------------|-----------------------------------|--------|------------------------|---------------------------|-----------------------------------|------------------------|
| Since Inception | 7.68%                     | 7.76%                             | -0.08% | 6.50%                  | 39,149                    | 39,718                            | 31,945                 |
| Last 1 Year     | 7.45%                     | 6.83%                             | 0.62%  | 5.57%                  | 10,743                    | 10,681                            | 10,555                 |
| Last 3 Years    | 7.69%                     | 7.25%                             | 0.44%  | 8.00%                  | 12,490                    | 12,338                            | 12,596                 |
| Last 5 Years    | 6.33%                     | 5.98%                             | 0.36%  | 5.53%                  | 13,598                    | 13,372                            | 13,094                 |

Scheme Inception date is 21/09/2007. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Regular Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - REGULAR PLAN



**Name: Mr. Deepak Agrawal**

Mr. Deepak Agrawal manages 12 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

**Business Experience**

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

| Scheme Names | Benchmark                      | 1 YEAR                                  |                         | 3 YEARS            |                         | 5 YEARS            |                         |      |
|--------------|--------------------------------|---|-------------------------|--------------------|-------------------------|--------------------|-------------------------|------|
|              |                                | Scheme Returns(%)^                      | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |      |
| Top 3        | Kotak Credit Risk Fund         | CRISIL Credit Risk Debt B-II Index      | 8.98                    | 8.77               | 7.89                    | 8.43               | 5.99                    | 7.44 |
|              | Kotak Medium Term Fund         | CRISIL Medium Duration Debt A-III Index | 8.80                    | 7.45               | 8.37                    | 7.53               | 6.78                    | 6.17 |
|              | Kotak FMP Series 304 - (3119D) | NIFTY Long Duration Debt Index          | 8.04                    | 2.81               | 9.08                    | 6.74               | NA                      | NA   |
| Bottom 3     | Kotak Liquid Fund              | NIFTY Liquid Index A-I                  | 6.29                    | 6.31               | 6.88                    | 6.98               | 5.83                    | 5.95 |
|              | Kotak Dynamic Bond Fund        | NIFTY Composite Debt Index A-II         | 6.13                    | 6.63               | 7.51                    | 7.66               | 5.99                    | 6.20 |
|              | Kotak Overnight Fund           | NIFTY 1D Rate Index                     | 5.51                    | 5.57               | 6.25                    | 6.36               | 5.39                    | 5.53 |

Kotak Credit Risk Fund - Growth, \*Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025

Kotak Medium Term Fund - Growth, \*Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025

Kotak FMP Series 304 - (3119D) - Growth \*Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak Liquid Fund - Growth, \*Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Kotak Dynamic Bond Fund - Growth, \*Name of the Benchmark - NIFTY Composite Debt Index A-III, Scheme Inception date is 26/05/2008. Mr. Deepak Agrawal has been managing the fund since 25/11/2012 & Mr. Abhishek Bisen has been managing the fund since 01/11/2022

Kotak Overnight Fund - Growth, \*Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

**Returns for Kotak Overnight Fund & Kotak Liquid Fund as of 28th February 2026**



**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Regular Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

**Business Experience**

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

| Scheme Names | Benchmark                         | 1 YEAR                                   |                         | 3 YEARS            |                         | 5 YEARS            |                         |      |
|--------------|-----------------------------------|--|-------------------------|--------------------|-------------------------|--------------------|-------------------------|------|
|              |                                   | Scheme Returns(%)^                       | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |      |
| Top 3        | Kotak FMP Series 304 - (3119D)    | NIFTY Long Duration Debt Index           | 8.04                    | 2.81               | 9.08                    | 6.74               | NA                      | NA   |
|              | Kotak Floating Rate Fund - Growth | NIFTY Short Duration Debt Index A-II     | 8.00                    | 6.89               | 7.91                    | 7.34               | 6.68                    | 6.03 |
|              | Kotak FMP Series 308 - (1125D)    | NIFTY Medium Duration Debt Index         | 7.51                    | 7.03               | NA                      | NA                 | NA                      | NA   |
| Bottom 3     | Kotak FMP Series 292 - (1735D)    | NIFTY Medium to Long Duration Debt Index | 6.59                    | 4.74               | 7.33                    | 7.07               | NA                      | NA   |
|              | Kotak FMP Series 310 - (1131D)    | NIFTY Medium Duration Debt Index         | 6.48                    | 7.03               | NA                      | NA                 | NA                      | NA   |
|              | Kotak FMP Series 305 - (1200D)    | NIFTY Medium Duration Debt Index         | 6.42                    | 7.03               | 7.28                    | 7.53               | NA                      | NA   |

Kotak FMP Series 304 - (3119D) - Growth \*Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak Floating Rate Fund - Growth, \*Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 308 - (1125D) - Growth, \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

Kotak FMP Series 292 - (1735D) - Growth, \*Name of the Benchmark - NIFTY Medium to Long Duration Debt Index, Scheme Inception date is 13/08/2021. Mr. Deepak Agrawal has been managing the fund since 13/08/2021 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 310 - (1131D) - Growth, \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.

Kotak FMP Series 305 - (1200D), \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

# Scheme Performances as on February 27, 2026 (unless otherwise specified)

## Kotak Corporate Bond Fund

|                 | Kotak Corporate Bond Fund | Nifty Corporate Bond Index A-II # | ALPHA | CRISIL 10 Year Gilt ## | Kotak Corporate Bond Fund | Nifty Corporate Bond Index A-II # | CRISIL 10 Year Gilt ## |
|-----------------|---------------------------|-----------------------------------|-------|------------------------|---------------------------|-----------------------------------|------------------------|
| Since Inception | 7.98%                     | 7.48%                             | 0.50% | 6.51%                  | 27,481                    | 25,858                            | 22,953                 |
| Last 1 Year     | 7.81%                     | 6.83%                             | 0.98% | 5.57%                  | 10,779                    | 10,681                            | 10,555                 |
| Last 3 Years    | 8.05%                     | 7.25%                             | 0.80% | 8.00%                  | 12,615                    | 12,338                            | 12,596                 |
| Last 5 Years    | 6.70%                     | 5.98%                             | 0.72% | 5.53%                  | 13,834                    | 13,372                            | 13,094                 |

Scheme Inception date is 21/09/2007. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 01/02/2015 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Different plans have different expense structure. **The performance details provided herein are of Direct Plan - Growth Option**

Past performance may or may not be sustained in future. All payouts during the period have been reinvested in the units of the scheme at the then prevailing NAV. Returns >= 1 year: CAGR (Compounded Annualised Growth Rate). N.A stands for data not available. Note: Point to Point (PTP) Returns in INR shows the value of 10,000/- investment made at inception. Source: ICRA MFI Explorer. # Name of Scheme Benchmark. ## Name of Additional Benchmark. Alpha is difference of scheme return with benchmark return.

## ABOUT OUR FUND MANAGERS - DIRECT PLAN



**Name: Mr. Deepak Agrawal**

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Kotak Bond Short Term Fund (May. 02, '02), Kotak Dynamic Bond Fund (May. 26, '08), Kotak Money Market Fund (Jul. 14, '03), Kotak Liquid Fund (Nov. 04, '03), Kotak Banking and PSU Debt Fund (Dec. 29, '98), Kotak Savings Fund (Aug. 13, '04), Kotak Credit Risk Fund (May 11, '10), Kotak Medium Term Fund (Mar. 21, '14), Kotak Low Duration Fund (Mar. 06, '08), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Overnight Fund (Jan. 15, 19), Kotak Floating Rate Fund (May. 14, 19) & All Kotak Fixed Maturity Plans.

**Business Experience**

Mr. Deepak's career has started from Kotak AMC when he joined the organization in December 2002 where he was initially in Research, Dealing and then moved into Fund Management from November 2006. Mr. Deepak is a Post Graduate in Commerce, Chartered Account and Company Secretary. Mr. Deepak has also cleared AIMR CFA Level I.

| Scheme Names | Benchmark                      | 1 YEAR             |                         | 3 YEARS            |                         | 5 YEARS            |                         |
|--------------|--------------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
|              |                                | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Top 3        | Kotak Credit Risk Fund         | 9.98               | 8.77                    | 8.90               | 8.43                    | 7.01               | 7.44                    |
|              | Kotak Medium Term Fund         | 9.85               | 7.45                    | 9.43               | 7.53                    | 7.85               | 6.17                    |
|              | Kotak Floating Rate Fund       | 8.43               | 6.89                    | 8.35               | 7.34                    | 7.11               | 6.03                    |
| Bottom 3     | Kotak FMP Series 305 - (1200D) | 6.58               | 7.03                    | 7.44               | 7.53                    | NA                 | NA                      |
|              | Kotak Liquid Fund              | 6.41               | 6.31                    | 7.01               | 6.98                    | 5.95               | 5.95                    |
|              | Kotak Overnight Fund           | 5.60               | 5.57                    | 6.35               | 6.36                    | 5.49               | 5.53                    |

Kotak Credit Risk Fund - Growth, \*Name of the Benchmark - CRISIL Credit Risk Debt B-II Index, Scheme Inception date is 11/05/2010. Scheme Inception date for Direct Plan Growth Option is 01/01/2013. Mr. Deepak Agrawal has been managing the fund since 12/04/2010 & Mr. Vihag Mishra has been managing the fund since 24/10/2025.

Kotak Medium Term Fund - Growth, \*Name of the Benchmark - CRISIL Medium Duration Debt A-III Index, Scheme Inception date is 21/03/2014. Mr. Deepak Agrawal has been managing the fund since 22/06/2015 & Mr. Vihag Mishra has been managing the fund since 01/06/2025.

Kotak Floating Rate Fund - Growth, \*Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 305 - (1200D) - Growth, \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

Kotak Liquid Fund - Growth, \*Name of the Benchmark - NIFTY Liquid Index A-I, Scheme Inception date is 04/11/2003. Mr. Deepak Agrawal has been managing the fund since 01/05/2007 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

Kotak Overnight Fund - Growth, \*Name of the Benchmark - NIFTY 1D Rate Index, Scheme Inception date is 15/01/2019. Mr. Deepak Agrawal has been managing the fund since 15/01/2019 & Mr. Sunil Pandey has been managing the fund since 01/06/2025

**Returns for Kotak Overnight & Liquid Fund as of 28th February 2026**



**Name: Mr. Manu Sharma**

Mr. Manu Sharma manages 6 funds & All FMPs of Kotak Mahindra Mutual Fund. Different plans shall have a different expense structure. **The performance details provided herein are of Direct Plan - Growth Option.**

Kotak Savings Fund (Aug. 13, '04), Kotak Money Market Fund (Jul. 14, '03), Kotak Corporate Bond Fund (Sep. 21, '07), Kotak Floating Rate Fund (May. 14, '19), Kotak Crisil IBX financial services 3 to 6 months Debt Index Fund (Mar. 05, '25), Kotak CRISIL-IBX Financial Services 9 to 12 Months Debt Index Fund (Sep. 24, '25) & All Kotak Fixed Maturity Plans.

**Business Experience**

Mr. Manu Sharma has over 17 years of experience in the fields of Fixed Income Fund Management, Operations, Finance Audit and Taxation. He joined Kotak AMC from Deskera Systems in September 2019 and was based out of Bangalore/Singapore for one year. Prior to it Mr. Manu was with Kotak AMC since September 2006 to June 2018 and has handled major assignments like the Fund Management, Operations and Finance for the KotakAMC.

| Scheme Names | Benchmark                      | 1 YEAR             |                         | 3 YEARS            |                         | 5 YEARS            |                         |
|--------------|--------------------------------|--------------------|-------------------------|--------------------|-------------------------|--------------------|-------------------------|
|              |                                | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* | Scheme Returns(%)^ | Benchmark Returns (%)^* |
| Top 3        | Kotak Floating Rate Fund       | 8.43               | 6.89                    | 8.35               | 7.34                    | 7.11               | 6.03                    |
|              | Kotak FMP Series 304 - (3119D) | 8.07               | 2.81                    | 9.12               | 6.74                    | NA                 | NA                      |
|              | Kotak FMP Series 308 - (1125D) | 7.86               | 7.03                    | NA                 | NA                      | NA                 | NA                      |
| Bottom 3     | Kotak FMP Series 310 - (1131D) | 6.75               | 7.03                    | NA                 | NA                      | NA                 | NA                      |
|              | Kotak FMP Series 300 - (1223D) | 6.74               | 7.03                    | 7.55               | 7.53                    | NA                 | NA                      |
|              | Kotak FMP Series 305 - (1200D) | 6.58               | 7.03                    | 7.44               | 7.53                    | NA                 | NA                      |

Kotak Floating Rate Fund - Growth, \*Name of the Benchmark - NIFTY Short Duration Debt Index A-II, Scheme Inception date is 14/05/2019. Mr. Deepak Agrawal has been managing the fund since 14/05/2019 & Mr. Manu Sharma has been managing the fund since 01/11/2022

Kotak FMP Series 304 - (3119D) - Growth, \*Name of the Benchmark - NIFTY Long Duration Debt Index, Scheme Inception date is 30/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 30/12/2022.

Kotak FMP Series 308 - (1125D) - Direct Plan - Growth, \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 29/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 29/03/2023.

Kotak FMP Series 310 - (1131D) - Direct Plan - Growth \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 27/03/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 27/03/2023.

Kotak FMP Series 300 - (1223D) - Direct Plan - Growth \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 09/12/2022. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 09/12/2022.

Kotak FMP Series 305 - (1200D) - Direct Plan Growth, \*Name of the Benchmark - NIFTY Medium Duration Debt Index, Scheme Inception date is 19/01/2023. Mr. Deepak Agrawal & Mr. Manu Sharma have been managing the fund since 19/01/2023.

# RISK FACTORS

## Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

\*The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Scheme has made. The ratings should, however, not be construed as an indication of expected returns, prospective performance of the Mutual Fund Scheme, NAV or of volatility in its returns.

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The outlook provided is only a subjective understanding of an uncertain market phenomena, which may or may not occur, and may also not have any effect on the performance of the scheme, clement or otherwise. This outlook should not be construed as a reason for investment into the scheme based on prospect of future performance, which may not accrue as anticipated by the statement.

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